

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Original) A method of accessing usage parameters associated with a financial transaction account, which comprises the step of:
  - establishing an account;
  - issuing a presentation instrument associated with said account;
  - establishing an initial set of product usage parameters for said account;
  - providing access to said product usage parameters by the account holder;
  - submitting modified product usage parameters by the account holder;
  - establishing product usage criteria by a card processing and service provider or a card issuer;
  - comparing the submitted product usage parameter modifications with the usage criteria;
  - if the submitted product usage parameters comply with said usage criteria, implementing same in connection with the account; and
  - rejecting the submitted product usage parameters if same do not comply with the usage criteria.
2. (Original) The method of Claim 1 wherein said account comprises a first account, and which method includes the additional steps of:
  - establishing a second account; and
  - forming a group with said accounts.
3. (Original) The method of Claim 2, which includes the additional steps of:
  - designating one of said accounts as a key account;
  - providing primary product usage parameters for said key account;
  - designating the other said account as a dependent account;

providing dependent product usage parameters for said dependent account; and  
providing a holder of said key account with access to and control over the product  
usage parameters associated with said dependent account.

4. (Original) The method of Claim 3, which includes the additional step of  
creating group master data financial records associated with said group.

5. (Original) The method of Claim 1 wherein said product usage parameters  
include ranges of time during which said presentation instrument can be utilized.

6. (Original) The method of Claim 1 wherein said product usage parameters  
include geographic restrictions on the usage of said presentation instrument.

7. (Original) The method of Claim 1 wherein said product usage parameters  
include restrictions on the types of goods and services which can be purchased with said  
presentation instrument.

8. (Original) The method of Claim 3, which includes the additional steps of:  
establishing a credit line for said group with a group credit limit;  
establishing a dependent credit line for said dependent account with a dependent  
account credit limit; and

said credit limits comprising product usage parameters.

9. (Original) The method of Claim 1, which includes the additional steps of:  
arranging for the allocation of account payments among said key and dependent  
accounts; and

allocating account payments among said key and dependent accounts.

10. (Original) The method of Claim 3, which includes the additional steps of:  
providing statements for said key and dependent financial accounts; and  
providing the key account holder with access to the information provided in  
conjunction with such statements.

11. (Original) The method of Claim 3 wherein said product usage parameters  
include the redemption of reward points for purchases by members of said group.

Claims 12-34 (Canceled).